

OVERCOMING FINANCIAL DIFFICULTIES

A PERSON-CENTERED PROGRAM AIMED AT ASSISTING UNEMPLOYED,
UNDEREMPLOYED, AND OTHER FINANCIALLY DISTRAUGHT INDIVIDUALS
IN OVERCOMING FINANCIAL DIFFICULTIES THROUGH REALITY-BASED
INFORMATION, REFLECTION, MOTIVATION AND PERSONAL GROWTH

by

Ronald W. Wall, Ph.D.

Extension Specialist in Family Economics

Hawaii Cooperative Extension Service

College of Tropical Agriculture and Human Resources

University of Hawaii, USDA Cooperating

PROGRAM HIGHLIGHTS

The most important key in the formula for success

Why giving up often feels better than trying again and again

What depression, violence and headaches all have in common

How to avoid negative addictions before they begin

What it is that successful people never run out of

How you can construct your own personal mission statement

What can help you recognize and unleash your greatest strengths

The futility of dwelling on circumstances beyond your control

What Christopher Reeve and Charlie Wedemeyer know about success

How to develop your monthly budget from ground-zero on up

Three keys to restructuring your budget in troubled times

What you should do when it appears that nothing can be done

PREFACE

The stress, rage and emotional upset which frequently accompany extreme financial difficulties should not be considered lightly. Such circumstances can lead to serious consequences, even violence and death. Those who have experienced sudden or persistent income deprivation due to unemployment, underemployment, catastrophic loss, extraordinary expenses, mismanagement, marital disruption, or widowhood often feel isolated, alienated and helpless. The negativity felt and expressed by those in such situations may be overwhelming, yet it is this very negativity that must give way to more positive thought and action before progress toward recovery can begin. The role of the instructor, helpmate or counselor in such situations is to provide sincere interest in the client while also providing accurate reflections of reality.

The following program is based on an adaptation of William Glasser's approach to reality therapy. It seeks to bolster self-confidence, encourage self-reliance, expand client options, and provide realistic methods for examining and reorienting financial behavior. It is a modest program which holds no pretensions of being either all-encompassing or all-inclusive. The program does provide a foundational basis for beginning the process of financial recovery. It is hoped that instructors, helpmates and counselors will use this material to initiate and affirm whatever additional instruction or counseling may be considered beneficial.

The program is designed to be used in a variety of contexts, including: group instruction, small-group discussion, individual counseling, and self-instruction. The materials are structured in discrete segments so that they can be selected and utilized in a manner most relevant and fitting for any particular individual, group or situation. The use of introductions, instructions and explanations was purposely limited in order to keep the essential information uncluttered and to encourage open-ended consideration and discussion of matters not fully explicated. It is hoped that the reader or program facilitator will find the material helpful, succinct and wonderfully uncluttered; and that whatever appears to be "missing" will inspire some creative additions leading to greater self-confidence and self-reliance. That is the point.

TABLE OF CONTENTS

PART I: GAINING THE STRENGTH YOU NEED	1
INSPIRATION FOR YOUR JOURNEY TO SUCCESS	2
BEGINNING YOUR JOURNEY TO SUCCESS	3
ESSENTIAL KEYS TO ACHIEVING YOUR GOALS	4
PART II: CLARIFYING YOUR FINANCES	5
COMING TO TERMS WITH MONEY IN YOUR LIFE	6
YOUR FAMILY FINANCIAL PORTRAIT	7
YOUR FAMILY FINANCIAL OPTIONS SORTER	8
PART III: GAINING NEEDED INCOME	9
A WORK HISTORY REVEALS OPTIONS	10
YOUR WORK HISTORY REVEALS OPTIONS	11
GETTING A KICK OUT OF GETTING A JOB	12
PART IV: CONTROLLING YOUR DESTINY	13
YOUR ZERO-BASED MONTHLY BUDGET	14
YOUR DEBT MANAGEMENT PLANNER	15
YOUR FAMILY FINANCIAL BUDGET PLANNER	16
RESOURCES FOR FACILITATORS	17

PART I

GAINING THE STRENGTH YOU NEED



**RELAX, READ AND RESPOND TO THE OPTIONS
PRESENTED IN THE FOLLOWING SECTION**

INSPIRATION FOR YOUR JOURNEY TO SUCCESS

Find the statement that is the most meaningful to you. Mark it.
Center your thoughts on that statement. Let it inspire you.

1. KNOW THAT YOU WILL BE SUCCESSFUL.

You will be successful because:

You want to be;
You have the ability to be;
You have to be--there is no other choice.

2. THE FORMULA FOR SUCCESS IS SIMPLE:

Knowing what to do;
Knowing how to do it;
Gaining the strength to do it.
(concept from William Glasser)

3. TODAY IS THE FIRST DAY OF THE REST OF YOUR LIFE.

Today is a very new day:

No matter where you want to go;
No matter what has gone before;
No matter where you are right now.
(concept from James Russell Lowell)

4. EVERY JOURNEY BEGINS WITH THE FIRST STEP.

You are beginning your journey this very minute:

Every step leads to another step;
Every step makes you more successful;
Every step pulls you closer to your goals.
(concept from a Chinese Proverb)

5. BEGIN WITH THE END IN MIND.

All things are created twice:

Once in the imagination--
Imagine what you want,
Then do it!
(concept from Stephen R. Covey)

BEGINNING YOUR JOURNEY TO SUCCESS

Relax and read the following very slowly and thoughtfully.

There is no doubt about it; you will be successful. You will be successful because there is no other choice. You must be successful. You have the ability to be successful, and you have the desire to be successful, and you will be successful.

Now let yourself take the very first step toward success. Imagine in your mind the success you want. Picture it very carefully. What are you doing when you are successful? What are you feeling? Let yourself remember the last time you were really successful. What were you doing? Who were you with? What were you feeling? Feel that same warmth and joy right now.

Feel the tension draining from your shoulders. Feel it rolling down your back and let it go. Feel the tension in your arms draining from your elbows and rolling down your fingers. Let it go. Let it go. Let it drain from your body.

Close your eyes and imagine there are dark clouds in the distance rolling away. They're moving farther and farther away. You can barely see them in the far distance. Now they are gone and sunlight is shining brightly all around you. It's getting brighter and brighter and your eyes are straining to stay open. The sunlight is warm and relaxing and so bright that your eyes keep closing and closing and closing. You can't keep them open.

Your eyes are shut tight; so tight that images are burning in your mind. These images are bright and bold and beautiful. They are blue and pink and green and all colors of the rainbow. You're so relaxed and inspired. Your mind is working fast and clear with new ideas and new solutions. You hold onto these new ideas and solutions, and you know you will think of them again. Your old problems seem so tiny, so small, and so insignificant.

Come back to the room now. Feel your arms hugging each other. Feel your mind at ease. Feel refreshed and ready to begin anew from this day forth. You feel confident. You feel successful. You will be successful because you have to be. You want to be. You want to get started now and you will. Begin to think successfully, to act successfully. Come back to the room and know that you will think these thoughts again. You will find these images. You will find the best solutions in your own time, at your own pace, and you will begin right now. Today.

Know that you will be successful. The formula for success is simple. Today is the first day of the rest of your life. Every journey begins with the first step. Begin with the end in mind. You are ready and anxious to begin. You will begin today. Come back to the room. Open your eyes slowly--and smile. You're O.K.--you're ready to begin--today.

ESSENTIAL KEYS TO ACHIEVING YOUR GOALS

Find your most important key and mark it. Why is this your most important key?

KEY TO SUCCESS: FINDING THE STRENGTH TO ACHIEVE YOUR GOALS

To find the happiness you desire requires that you figure out: (1) what to do; (2) how to do it; and (3) where to find the strength to get it done. The last of these is usually the most difficult, but it is also the most important.

KEY TO YOURSELF: YOU MUST HELP YOURSELF TO ACHIEVE YOUR GOALS

Psychologists have found that no one is so inadequate that he cannot help himself. Not only can he, he must. Nothing else will work.

KEY TO YOUR FOCUS: YOU ARE ONLY RESPONSIBLE FOR WHAT YOU CAN DO

Although it would be nice if the economy brightened or others were more helpful, you are only responsible for what you can do.

KEY TO AVOID: GIVING UP MAY FEEL GOOD NOW BUT IT WILL HURT LATER

Giving up gives temporary relief from the pain of trying again and again and failing over and over. But to keep on trying is the only way to avoid the spread of much more harmful behaviors.

KEY TO KEEP GOING: WHAT COULD BE WORSE THAN TRYING AND FAILING?

The relief from giving up and not having to try does not last. To continue that relief, individuals try other stress reducers, such as: acting out, violence, abuse, depression, craziness, illness.

KEY TO UNDERSTANDING: HARMFUL BEHAVIORS ATTEMPT TO LESSEN PAIN

Acting depressed, violent, abusive, crazy or ill are common ways in which individuals try to lessen the pain of failing to succeed and continue the relief of not having to try anymore.

KEY TO DESTRUCTION: DRUGS ENABLE USER TO GET ALONG WITHOUT SUCCESS

All humans need love and worth. Love comes from being loved by others and worth comes from doing something worthwhile. Drugs give a rush of pleasure and temporary relief from the pain of having to do without love or worth but only until they wear off. Then they usually destroy one's life, ambition and capabilities.

KEY TO FINDING STRENGTH: NEVER GIVE UP TRYING NO MATTER WHAT

Never giving up means you accept the temporary pain of failure in order to avoid the more lasting pain and destruction of giving up and dropping out.

KEY TO JOINING SUCCESSFUL PEOPLE: NEVER RUN OUT OF OPTIONS

Never let yourself run out of options. If you must rest, then rest and refresh yourself, but come back to the struggle with a never ending list of options to pursue. They will give you hope and hope will give you the strength to carry on. Successful people never run out of options.

PART II

CLARIFYING YOUR FINANCES



**RELAX, READ AND RESPOND TO THE OPTIONS
PRESENTED IN THE FOLLOWING SECTION**

COMING TO TERMS WITH MONEY IN YOUR LIFE

Examine the five pillars of financial progress and consider their meaning for you.
Then list your most important values and goals as a compass for your progress.

FIVE PILLARS OF FINANCIAL PROGRESS

1. Recognize what you truly value.
2. Define your goals according to these values.
3. Develop and utilize resources to support these goals.
4. Consistently improve your resource management skills.
5. Avoid procrastination, mismanagement and waste.

WHAT YOU VALUE MOST IN YOUR LIFE RIGHT NOW

1. _____
2. _____
3. _____
4. _____
5. _____

YOUR MOST IMPORTANT GOALS RIGHT NOW

1. _____
2. _____
3. _____
4. _____
5. _____

YOUR FAMILY FINANCIAL PORTRAIT

Uncover your family financial portrait by filling in the spaces below.

Your Family Financial Portrait provides you with a picture of your financial condition. By subtracting your living expenses plus your debt payments from your monthly income, you can determine the health of your family budget. By subtracting the value of your assets from your unpaid loan balances, you can determine your family's current financial strength and resource options.

A. Monthly Net Income

Take-home pay	_____
Business income	_____
Interest income	_____
Child support	_____
AFDC payments	_____
Social security	_____
Annuity income	_____
Other	_____
Total	_____

D. Value of Assets Owned

Home Value	_____
Car Values	_____
Savings/CDs	_____
Savings Bonds	_____
Investments	_____
Life Insurance	_____
Real Estate	_____
Other	_____
Total	_____

B. Monthly Living Expenses

Housing	_____
Utilities	_____
Water/Sewer	_____
Telephone	_____
Home Products	_____
Personal Care	_____
Child Care	_____
Medical/Dental	_____
Groceries	_____
Food Out	_____

Clothing	_____
Shoes/Apparel	_____
Auto Fuel	_____
Auto Insurance	_____
Busses & Taxis	_____
Life Insurance	_____
Entertainment	_____
Contributions	_____
Education	_____
Other	_____
Total	_____

C. Monthly Debt Payments

Home Mortgage	(_____)
Auto Payments	_____
Installment Loans	_____
Personal Loans	_____
Credit Cards	_____
Education Loans	_____
Home equity Loans	_____
Consolidation Loans	_____
Other	_____
Total	_____

E. Unpaid Balances Owed

Home Mortgage	_____
Auto Loans	_____
Installments	_____
Personal Loans	_____
Credit Cards	_____
Education	_____
Home Equity	_____
Consolidation	_____
Other Loans	_____
Total	_____

H. Healthy Budget Summary

A.	_____	Total Net Income
B.	_____	-Total Living Expenses
C.	_____	-Total Debt Payments
H.	_____	=Monthly Safety Net

S. Financial Strength Summary

D.	_____	Total Assets Owned
E.	_____	-Total Balances Owed
S.	_____	=Net Financial Worth

Healthy = MSN/TNI of 15% plus

Adequate = NFW/TAO of 20% plus

YOUR FAMILY FINANCIAL OPTIONS SORTER

Indicate your family's budget improvement priorities in the columns below.

Your Family Financial Options Sorter provides you with a means to consider and sort your options regarding adjustments to your family's finances. It focuses on the three major areas of budget improvement: (1) increasing income; (2) decreasing living expenses; and (3) reducing or reorganizing debts. In times of crisis, it is advantageous to have the whole family gather to consider its options. Take your time to consider each and every possible option. Then sort them according to the scale provided. Also, specify which of your living expenses you intend to change.

	High Priority	Moderate Priority	Low Priority
<u>Increase Net Income</u>			
Unemployment	_____	_____	_____
Govt assistance	_____	_____	_____
New/better job	_____	_____	_____
Self-employment	_____	_____	_____
Temporary job	_____	_____	_____
More hours	_____	_____	_____
Second job	_____	_____	_____
Reduce deductions	_____	_____	_____
Convert assets	_____	_____	_____
Jobs for children	_____	_____	_____
<u>Decrease Living Expenses</u>			
Eliminate nonessentials			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Reduce nonessentials			
_____	_____	_____	_____
_____	_____	_____	_____
Reduce essentials			
_____	_____	_____	_____
_____	_____	_____	_____
<u>Reduce Debt Payments</u>			
Liquidate assets	_____	_____	_____
Accelerate payoffs	_____	_____	_____
Negotiate payments	_____	_____	_____
Consolidate loans	_____	_____	_____
Home equity loan	_____	_____	_____

PART III

GAINING NEEDED INCOME



**RELAX, READ AND RESPOND TO THE OPTIONS
PRESENTED IN THE FOLLOWING SECTION**

A WORK HISTORY REVEALS OPTIONS

Examine this sample work history. What does it tell you about work options?
If you were this person, what kinds of jobs might you look for in your county?

Period	Job or Title	Best thing	Worst thing
1970-1973	janitor's helper	find good stuff	sometimes messy
1974-1978	carrot topper shoeshine boy	earning money airport exciting	hard on hands short-lived
1978-1981	bookstore clerk garage cleaner building services	good hours/friends good money pride in work	made life busy very hard/messy shot Saturdays
1981-1986	asst. infirmarian barber bus driver	learned a lot useful skill fun to drive	on call a lot difficult hair heavy traffic
1986-1986	brewery worker	good money	heavy work
1986-1987	library student help barber to students	convenient convenient	low pay often tiring
1987-1990 1988-1990	high school teacher & department chair	good environment creative outlet	low pay more work
1990-1991	unemployed student		
1991-1992	teaching assistant	good money/tuition	job politics
1992-1993	research assistant	interesting work	short-lived
1993-1994	property manager trim saw stacker yardman/driver clothing store clerk pizza asst manager grocery stocker	good pay/rent good smells diversity of tasks warm in winter pleasant work good money	difficult people dangerous work heavy lifting very boring manager undependable
1994-1996	senior instructor and department chair	very creative good staff	short timelines uncertain future

YOUR WORK HISTORY REVEALS OPTIONS

Uncover some of your options by listing and reviewing your past history of work.

Period	Job or Title	Best thing	Worst thing
--------	--------------	------------	-------------

After reviewing your work history, list several responses to each of the following:

1. The things you like best about what you consider a good job
2. The best things you have to offer to any job that would suit you
3. Several types of businesses that you wouldn't mind working for
4. Several types of work you wouldn't mind doing
5. Any work you could do to earn money on your own

GETTING A KICK OUT OF GETTING A JOB

Discuss or consider how each statement might help someone needing a job.

FINDING A JOB IS AN ADVENTURE IN SELF-DISCOVERY.

IF YOU HATE THE JOB, IT WILL HATE YOU BACK.

IF YOU FEEL SORRY FOR YOURSELF, NO ONE ELSE NEEDS TO.

THERE IS NO SUCH THING AS A JOB WAITING TO BE FILLED.

IT ALWAYS HELPS TO BE IN THE RIGHT PLACE AT THE RIGHT TIME.

NO TWO PEOPLE ARE EQUALLY WELL-SUITED TO THE SAME JOB.

ALMOST EVERY JOB HAS SOME ASPECT YOU EXCEL AT.

PUT YOUR BEST FOOT FORWARD TO GET BEYOND THE DOOR.

LEAVE NOTHING TO CHANCE BUT CHANCE ITSELF.

WOULD YOU WANT YOU AS AN EMPLOYEE?

MAKE YOURSELF TOO VALUABLE TO DO WITHOUT.

ADVANCEMENT COMES FROM GIVING, NOT GETTING.

NEVER TAKE A POPGUN TO HUNT BEAR.

PART IV

CONTROLLING YOUR DESTINY



**RELAX, READ AND RESPOND TO THE OPTIONS
PRESENTED IN THE FOLLOWING SECTION**

YOUR ZERO-BASED MONTHLY BUDGET

Start from the bottom right and construct your own zero-based budget.
Adjust your spending categories and amounts to fit within your income.

NET INCOME	=	1600	NET INCOME	=	_____
_____	+	_____	_____	+	_____
_____	+	_____	_____	+	_____
_____	+	_____	_____	+	_____
_____	+	_____	_____	+	_____
OTHER	100	= 1600	_____	+	_____
	+		_____	+	_____
CAR INSUR	100	= 1500	_____	+	_____
	+		_____	+	_____
GASOLINE	75	= 1400	_____	+	_____
	+		_____	+	_____
PERS CARE	25	= 1325	_____	+	_____
	+		_____	+	_____
HOME CARE	25	= 1300	_____	+	_____
	+		_____	+	_____
DEBTS	200	= 1275	_____	+	_____
	+		_____	+	_____
FOOD	300	= 1075	_____	+	_____
	+		_____	+	_____
ELECTRICITY	75	= 775	_____	+	_____
	+		_____	+	_____
HOUSING	700	= 700	_____	+	_____
	+		_____	+	_____
BASE	0		BASE	0	

YOUR DEBT MANAGEMENT PLANNER

This worksheet is intended only to help you to explore possibilities for reducing total monthly debt payments in a crisis. Further exploration and professional counseling is strongly advised.

Liquidate Assets. If needed, what assets could you sell or cash in order to reduce or retire some current debt payments. Check the items you could sell or cash and list their current values.

Item	Current Value	Item	Current Value
_____ Car	_____	_____	_____
_____ Truck	_____	_____	_____
_____ Boat	_____	_____	_____
_____ Savings	_____	_____	_____
_____ CDs/Bonds	_____	_____	_____
_____ Mutual Fund	_____	_____	_____
_____ Stocks	_____	_____	_____
		Total Value	_____

Negotiate Payments. If needed, what debt payments could you pay less on either by paying the minimum due, by paying interest only or by negotiating a lower payment with the lender or creditor.

Item	Current Payment	Revised Payment
_____ Credit Card 1	_____	_____
_____ Credit Card 2	_____	_____
_____ Auto Loan	_____	_____
_____ Other Debt	_____	_____
_____ Other Debt	_____	_____
	Old Total	New Total
	_____	_____

Consolidate Loans. If needed, what loans could you consolidate in order to establish a larger loan with a lower monthly payment.

Item	Current Balance	Current Payment	Combined Balance	New Payment
_____ Loan	_____	_____	_____	_____
_____ Loan	_____	_____	_____	_____
_____ Loan	_____	_____	_____	_____
_____ Loan	_____	_____	_____	_____
_____ Loan	_____	_____	_____	_____

Home Equity Loan. If needed, how much could you borrow through a home equity loan to pay off debts and lower your debt service.

Your home:	75%* of	Current	Maximum
	Market	Mortgage	Available
	Value	Balance	for Loan
	_____	_____	_____
	minus		equals

* Adjusted to reflect financing of loan expenses

YOUR FAMILY FINANCIAL BUDGET PLANNER

Use this instrument to record needed buget revisions and regain control of your destiny.

Your Family Financial Budget Planner provides you with a written plan for revising your net income, living expenses and and debt payments in order to make ends meet and/or get ahead. Using your Family Financial Options Sorter and Family Financial Portrait as a basis for your revised budget, enter your revisions below as each revision is identified, planned and incorporated.

A. Monthly Net Income (Old and Revised)

Take-home pay	_____	_____	Unemployment	_____	_____
Business income	_____	_____	Severance pay	_____	_____
Interest income	_____	_____	Govt assistance	_____	_____
Child support	_____	_____	Temporary job	_____	_____
AFDC payments	_____	_____	Second job	_____	_____
Social security	_____	_____	Self-employment	_____	_____
Annuity income	_____	_____	Convert assets	_____	_____
Other _____	_____	_____	Children jobs	_____	_____
	Old	Rev	Totals	_____	_____
				Old	Rev

B. Monthly Living Expenses (Old and Revised)

Housing	_____	_____	Clothing	_____	_____
Utilities	_____	_____	Shoes/Apparel	_____	_____
Water/Sewer	_____	_____	Auto Fuel	_____	_____
Telephone	_____	_____	Auto Insurance	_____	_____
Home Products	_____	_____	Busses & Taxis	_____	_____
Personal Care	_____	_____	Life Insurance	_____	_____
Child Care	_____	_____	Entertainment	_____	_____
Medical/Dental	_____	_____	Contributions	_____	_____
Groceries	_____	_____	Education	_____	_____
Food Out	_____	_____	Other _____	_____	_____
	Old	Rev	Totals	_____	_____
				Old	Rev

C. Monthly Debt Payments (Old and Revised)

Home Mortgage	(_____)	Home Mortgage	(_____)
Auto Payments	_____	Auto Payments	_____
Installment Loans	_____	Installments	_____
Personal Loans	_____	Personal Loans	_____
Credit Cards	_____	Credit Cards	_____
Education Loans	_____	Education	_____
Home equity Loans	_____	Home Equity	_____
Consolidation Loans	_____	Consolidation	_____
Other Loans	_____	Other Loans	_____
Total	_____	Total	_____
	Old		Rev

O. Old Budget Summary

- A. _____ Total Net Income
 B. _____ -Total Living Expenses
 C. _____ -Total Debt Payments
 O. _____ =Monthly Safety Net

R. Revised Budget Summary

- A. _____ Total Net Income
 B. _____ -Total Living Expenses
 C. _____ -Total Debt Payments
 R. _____ =Monthly Safety Net

RESOURCES FOR FACILITATORS

BOOKS

Glasser, William. Positive Addiction. New York: Harper & Row, 1976.

---. Reality Therapy. New York: Harper & Row, 1965.

Walter, John L. and Jane E. Peller. Becoming Solution-Focused in Brief Therapy. New York: Brunner/Mazel, 1992.

Wubbolding, Robert E. Using Reality Therapy. New York: Harper & Row, 1988.
Row, 1988.

VIDEOTAPES

Frontline: Living on the Edge. Producers, Tom Casciato and Kathleen Hughes.
Boston: WGBH Educational Foundation and Public Affairs Television, 1995.

The 7 Habits of Highly Effective People. Producers, Sam Tyler and John Nathan.
Washington, D.C.: WETA, Stephen R. Covey & Beacon Productions, 1996.

Solution-Focused Financial Counseling. Producer, Fred Waddell. Auburn,
Alabama: Genesis Press, 1992.

SERVICES

Consumer Credit Counseling Service of Hawaii. National Foundation for Consumer
Credit Member. For information or an appointment, call 973-7133 (Oahu) or
1- 800-801-5999 (Neighbor Islands).

Family Financial Counseling Program. Cooperative Extension Service, College of
Tropical Agriculture and Human Services, University of Hawaii at Manoa. For
information or an appointment, call 956-6519.

NOTES AND REFLECTIONS

PROGRAM HIGHLIGHTS REVISITED

Finding the strength to do what we must do is often the most difficult and the most important key in the formula for success.

Giving up feels better than trying again and again because it gives temporary relief from the pain of failing to get what we need.

Depression, violence and headaches may all be symptoms that arise to relieve the pain of failure and the failure of giving up.

Negative addictions can most easily be avoided by refusing to give up in the first place and refusing to accept failure.

Successful people never let themselves run out of options. They always generate new opportunities where others may give up.

You can construct your own personal mission statement by basing your goals on what you value in life and supporting these goals.

Striving to be positive about yourself and stifling self-criticism is the best means of relaxing and unleashing your creative mind.

It is futile to dwell on circumstances beyond your control because it wastes time and energy better spent in doing what you can do.

Christopher Reeve and Charlie Wedemeyer both know that no one is so inadequate that he cannot help himself and he must to succeed.

Developing a monthly budget from ground-zero means beginning with absolute essentials and stopping as soon as income runs out.

Increasing income, decreasing living expenses, and reorganizing debt are the three keys to restructuring a troubled budget.

When it appears there is nothing you can do, you can always sharpen your abilities and create more options for yourself.

Issued in furtherance of Cooperative Extension Work, Acts of May 8 and June 30, 1914, in cooperation with the U. S. Department of Agriculture. Sylvia Y. L. Yuen, Interim Director and Dean, Cooperative Extension Service, College of Tropical Agriculture and Human Resources, University of Hawai'i at Mānoa, Honolulu, Hawai'i 96822. An Equal Opportunity Employer/Affirmative Action Institution providing programs and services to the citizens of Hawai'i without regard to race, sex, age, religion, color, national origin, ancestry, disability, marital status, arrest and court record, sexual orientation, or veteran status. **INFORMATION TEXT SERIES 048 (03/96-1.6M)**